

<i>SERFF Tracking Number:</i>	<i>GECC-125907855</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>GEICO General Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>2008-439</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>439- Auto Rule</i>		
<i>Project Name/Number:</i>	<i>2008-439/2008-439</i>		

Filing at a Glance

Companies: GEICO General Insurance Company, Government Employees Insurance Company

Product Name: 439- Auto Rule

SERFF Tr Num: GECC-125907855 State: Arkansas

TOI: 19.0 Personal Auto

SERFF Status: Closed

State Tr Num: EFT \$100

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Co Tr Num: 2008-439

State Status: Fees verified and received

Filing Type: Rule

Co Status:

Reviewer(s): Alexa Grissom, Betty Montesi

Authors: Maria Papagjika, Jessica Barbish

Disposition Date: 12/02/2008

Date Submitted: 11/21/2008

Disposition Status: Filed

Effective Date Requested (New): 01/29/2009

Effective Date (New): 01/29/2009

Effective Date Requested (Renewal): 01/29/2009

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: 2008-439

Status of Filing in Domicile: Pending

Project Number: 2008-439

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 12/02/2008

State Status Changed: 12/02/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

For your review, Government Employees Companies herewith files a revision to our Automobile Casualty Manual currently on file.

Specifically, we have revised our Inexperienced Operator rule to include Canadian driving experience when determining overall driving experience.

<i>SERFF Tracking Number:</i>	<i>GECC-125907855</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>2008-439/2008-439</i>		

This is a rule filing and does not propose any change to the current rate level. It therefore does not constitute a rate change under the filing provisions of the law. If we are mistaken regarding this interpretation please let us know.

Enclosed are revised manual pages. No pages are enclosed for GEICO General Insurance Company as we maintain a special page (GG-1) that states GEICO General rates and rules are identical to GEICO's.

Upon receipt of the enclosed, please forward your stamped acknowledgment for our records. We will implement this change effective January 29, 2009.

Company and Contact

Filing Contact Information

Maria Papagjika, Analyst, State Filings	mpapagjika@geico.com
One GEICO Plaza	(301) 986-3792 [Phone]
Washington, DC 20076	(301) 986-3922[FAX]

Filing Company Information

GEICO General Insurance Company	CoCode: 35882	State of Domicile: Maryland
4608 Willard Avenue	Group Code: 31	Company Type:
Chevy Chase, MD 20815	Group Name:	State ID Number:
(800) 824-5404 ext. [Phone]	FEIN Number: 75-1588101	

Government Employees Insurance Company	CoCode: 22063	State of Domicile: Maryland
4608 Willard Avenue	Group Code: 31	Company Type:
Chevy Chase, MD 20815	Group Name:	State ID Number:
(800) 824-5404 ext. [Phone]	FEIN Number: 53-0075853	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	\$100 per filing
Per Company:	No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
GEICO General Insurance Company	\$0.00	11/21/2008	
Government Employees Insurance Company	\$42.10	11/21/2008	24093944
GEICO General Insurance Company	\$57.90	11/21/2008	24093959

<i>SERFF Tracking Number:</i>	<i>GECC-125907855</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>2008-439/2008-439</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	12/02/2008	12/02/2008

<i>SERFF Tracking Number:</i>	<i>GECC-125907855</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>2008-439/2008-439</i>		

Disposition

Disposition Date: 12/02/2008
Effective Date (New): 01/29/2009
Effective Date (Renewal):
Status: Filed
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: GECC-125907855 State: Arkansas

First Filing Company: GEICO General Insurance Company, ... State Tracking Number: EFT \$100

Company Tracking Number: 2008-439

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: 439- Auto Rule

Project Name/Number: 2008-439/2008-439

Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Cover Letter	Filed	Yes
Supporting Document	Filing Memorandum	Filed	Yes
Supporting Document	Change Sheet	Filed	Yes
Rate	GEGG Rule pages	Filed	Yes

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Rate Information

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>GECC-125907855</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>2008-439/2008-439</i>		

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	GEGG Rule pages	12	Replacement	GEGG Rules.pdf

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
PRIVATE PASSENGER RULES SECTION
ARKANSAS**

RULE 4. GOOD DRIVER PLAN (Cont'd)

(2) Two points shall be assigned for:

- (a) Driving a motor vehicle at an excessive rate of speed where an injury to person or damage to property actually results therefrom; or
- (b) Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom; or
- (c) Refusing to take a sobriety test.

NOTE: For the purpose of defining a chargeable violation, "Forfeiture of bail or collateral", "nolo contendere" or "prayer for judgment continued" shall be considered as a conviction.

b. Accidents - Initial Rating

One point shall be assigned for each automobile accident involving the applicant, or any operator of the automobile currently resident in the same household, while operating any private passenger type automobile (except that no points shall be assigned under the applicant's policy for accidents incurred by an operator demonstrated to be a named insured or a principal operator of an automobile insured under a separate policy) resulting in damage to:

- his own property in excess of \$500; or
- the property of others in excess of \$500.

A point for an accident is to be assigned in addition to any points which may be assigned for a conviction as a result of the same occurrence.

EXCEPTIONS: No point shall be assigned for an accident under b. above if the insured demonstrates that the accident occurred under the following circumstances.

- 1) Automobile lawfully parked (an automobile rolling from a parked position shall not be considered as lawfully parked, but shall be considered as the operation of the last operator); or
- 2) Applicant or other operator residing in the same household, or owner, reimbursed by, or on behalf of, a person responsible for the accident or has judgment against such person; or
- 3) Automobile of an applicant or other operator resident in the same household struck in rear by another vehicle, and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with the accident; or
- 4) Operator of the other automobile involved in such accident was convicted of a moving traffic violation and the applicant or other operator resident in the same household was not convicted of moving traffic violation in connection therewith; or
- 5) Automobile operated by applicant or other operator resident in the same household is damaged by "hit and run" driver, if applicant or other operator so reports the accident to proper authority within 24 hours; or

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
PRIVATE PASSENGER RULES SECTION
ARKANSAS**

***RULE 4. GOOD DRIVER PLAN** (Cont'd)

- 6) Accident involving damage by contact with animals or fowls; or
- 7) Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, falling objects; or
- 8) Accidents occurring as a result of the operation of an automobile in response to an emergency if the operator at the time of the accident was (1) responding to a call to duty as a paid or volunteer member of any Police or Fire Department, First Aid Squad, or of any law enforcement agency, or (2) was performing any other governmental function in a public emergency.

NOTE: This exception does not include an accident occurring after the emergency situation ceases or after the private passenger automobile ceases to be used in response to such emergency.

c. Accidents - Subsequent Rating

- (1) One point is assigned for each accident during the experience period for which any of the GEICO Companies has paid under the Property Damage and/or Collision (for single car accidents only) coverages of the policy as a result of any one occurrence, provided that the loss payment(s) made exceed \$500. In determining the sum of such payments, claim adjustment expense, bail bond expense, and medical first aid expense shall be excluded.

NOTE: Only claim payments attributable to accidents incurred by regular operators currently on the policy will be considered.

- (2) Accidents eligible for consideration in determining driver record points for initial rating may also be considered for the rating of renewals if still within the experience period.

d. Inexperienced Operator

One point shall be assigned if the principal operator of the automobile has not been licensed for three years in the United States, its territories or possessions, or Canada. This rule does not apply to male drivers age 29 years or less, or female drivers age 24 or less, who are single principal operators.

e. 5 Year Good Driving Discount

Sub-class A will be assigned to all eligible vehicles under the policy if all of the following criteria are met:

- (1) no points are currently assignable to the vehicle.; and
- (2) one of the principal operators under the policy has at least five years of driving experience; and
- (3) no operator assigned to the vehicle has been involved in an accident during the five year period (immediately preceding the date of application for new business or 60 days prior to the effective date of the policy for renewals) which would have resulted in a point being assigned under the Good Driver Plan.

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Supporting Document Schedules

Bypassed -Name:	A-1 Private Passenger Auto Abstract	Review Status:	Filed	12/02/2008
Bypass Reason:	N/A			
Comments:				
Bypassed -Name:	APCS-Auto Premium Comparison Survey	Review Status:	Filed	12/02/2008
Bypass Reason:	N/A			
Comments:				
Bypassed -Name:	NAIC loss cost data entry document	Review Status:	Filed	12/02/2008
Bypass Reason:	N/A			
Comments:				
Bypassed -Name:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Review Status:	Filed	12/02/2008
Bypass Reason:	N/A			
Comments:				
Satisfied -Name:	Uniform Transmittal Document- Property & Casualty	Review Status:	Filed	12/02/2008
Comments:				
Attachment:	P&C Trans Doc .pdf			
Satisfied -Name:	Cover Letter	Review Status:	Filed	12/02/2008

<i>SERFF Tracking Number:</i>	<i>GECC-125907855</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>439- Auto Rule</i>		
<i>Project Name/Number:</i>	<i>2008-439/2008-439</i>		

Comments:

Attachment:

Cover Letter.pdf

<i>SERFF Tracking Number:</i>	<i>GECC-125907855</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>2008-439/2008-439</i>		

Satisfied -Name:	Filing Memorandum	Review Status:	
Comments:		Filed	12/02/2008
Attachment:			
Filing Memo.pdf			

Satisfied -Name:	Change Sheet	Review Status:	
Comments:		Filed	12/02/2008
Attachment:			
Change Sheet.pdf			

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name	Government Employees Companies			Group NAIC #	0031
4. Company Name(s)	Domicile	NAIC #	FEIN #		
Government Employees Insurance Company	MD	22063	53-0075853		
GEICO General Insurance Company	MD	35882	75-1588101		

5. Company Tracking Number	2008-439
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Jessica Barbish 4608 Willard Avenue Chevy Chase, MD 20815	Analyst, State Filings	800-824-5404 ext. 7557	301-986-3922	jbarbish@geico.com
7. Signature of authorized filer	<i>Jessica Barbish</i>			
8. Please print name of authorized filer	Jessica Barbish			

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	19.0
10. Sub-Type of Insurance (Sub-TOI)	19.0001
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	N/A
12. Company Program Title (Marketing title)	Automobile Manual Rule Revision
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	January 29, 2009
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	N/A
17. Reference Organization # & Title	N/A
18. Company's Date of Filing	November 21, 2008
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	2008-439
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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For your review, Government Employees Companies herewith files a revision to our Automobile Casualty Manual currently on file.

Specifically, we have revised our Inexperienced Operator rule to include Canadian driving experience when determining overall driving experience.

This is a rule filing and does not propose any change to the current rate level. It therefore does not constitute a rate change under the filing provisions of the law. If we are mistaken regarding this interpretation please let us know.

Enclosed are revised manual pages. No pages are enclosed for GEICO General Insurance Company as we maintain a special page (GG-1) that states GEICO General rates and rules are identical to GEICO's.

Upon receipt of the enclosed, please forward your stamped acknowledgment for our records. We will implement this change effective January 29, 2009.

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
Check #: N/A- EFT Amount: \$100	
Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.	

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

PC TD-1 pg 2 of 2

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	2008-439
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	N/A
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☐ Rate Increase ☐ Rate Decrease ☒ Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	Prior Approval
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4a.	Rate Change by Company (As Proposed)						
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
GEICO	N/A	N/A	N/A	N/A	N/A	N/A	N/A

4b.	Rate Change by Company (As Accepted) For State Use Only						
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5. Overall Rate Information (Complete for Multiple Company Filings only)			
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		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)	N/A	
5b	Overall percentage rate impact for this filing	N/A	
5c	Effect of Rate Filing – Written premium change for this program	N/A	
5d	Effect of Rate Filing – Number of policyholders affected	N/A	

6.	Overall percentage of last rate revision	-4.6%
7.	Effective Date of last rate revision	7/06/06 NB & 8/28/06 RNL
8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	File & Use

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	Private Passenger Rule Section, Page 12	[] New [X] Replacement [] Withdrawn	
02		[] New [] Replacement [] Withdrawn	
03		[] New [] Replacement [] Withdrawn	



- Government Employees Insurance Company
- GEICO General Insurance Company
- GEICO Indemnity Company
- GEICO Casualty Company

ONE GEICO PLAZA ■ Washington, D.C. 20076-0001

November 21, 2008

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

Re: Government Employees Insurance Company (GEICO)
GEICO General Insurance Company
Automobile Casualty Manual Rule Revision
File Number: **2008-439**

NAIC#: 031-22063

NAIC#: 031-35882

Dear Commissioner Bowman:

For your review, Government Employees Companies herewith files a revision to our Automobile Casualty Manual currently on file.

Specifically, we have revised our Inexperienced Operator rule to include Canadian driving experience when determining overall driving experience.

This is a rule filing and does not propose any change to the current rate level. It therefore does not constitute a rate change under the filing provisions of the law. If we are mistaken regarding this interpretation please let us know.

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Upon receipt of the enclosed, please forward your stamped acknowledgment for our records. We will implement this change effective January 29, 2009.

Very truly yours,

Jessica Barbish

Jessica Barbish
Analyst, State Filings
800-824-5404 Ext. 7557
Fax: (301)-986-3922
Email: JBarbish@geico.com

Enclosures

GOVERNMENT EMPLOYEES INSURANCE COMPANY

GEICO GENERAL INSURANCE COMPANY

VOLUNTARY AUTOMOBILE INSURANCE

ARKANSAS

FILING MEMORANDUM

We propose to revise our Inexperienced Operator Rule to include Canadian driving experience when determining the overall driving experience. This process is recommended to accommodate drivers with Canadian driving license experience and to increase sales closure.

GOVERNMENT EMPLOYEES INSURANCE COMPANY

GEICO GENERAL INSURANCE COMPANY

AUTOMOBILE

ARKANSAS – CHANGE SHEET

Private Passenger Rule Section

Revised page 12 replaces current page of like
number currently on file.